

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: KUMAR et al.) Confirmation No.: 4570
Application No.: 10/036,286)
Filing Date: 12/31/2001) Group Art Unit: 3693
For: METHOD AND APPARATUS FOR)
PROMOTING USE OF A) Examiner: Kirsten S. Apple
FINANCIAL PRODUCT)
) **RESPONSE** to May 22, 2007 Final Office
) Action
)
) Docket No.: G07.010
)
) **PTO Customer Number 28062**
) Buckley, Maschoff & Talwalkar LLC
) 50 Locust Avenue
) New Canaan, CT 06840
)

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed May 22, 2007, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 10 of this paper.